



# HAWAII COUNTY INCOME SCHEDULE BY FAMILY SIZE

2012

THE FOLLOWING TABLE PRESENTS INCOME LIMITS BY FAMILY SIZE AND BY PERCENTAGES OF THE MEDIAN INCOME ESTABLISHED BY HUD. THESE INCOME LIMITS SERVE AS GUIDELINES TO ESTABLISH SALES/RENTAL PREFERENCES.

-----LIMITS BY FAMILY SIZE-----									
MEDIAN		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
\$69,600									
Adjustments		0.7000	0.8000	0.9000	1.0000	1.0800	1.1600	1.2400	1.3200
for family size									
% of Income	10%	\$5,140	\$5,880	\$6,610	\$7,340	\$7,930	\$8,520	\$9,110	\$9,690
	20%	\$10,280	\$11,760	\$13,220	\$14,680	\$15,860	\$17,040	\$18,220	\$19,380
	30%	\$15,420	\$17,640	\$19,830	\$22,020	\$23,790	\$25,560	\$27,330	\$29,070
	40%	\$20,560	\$23,520	\$26,440	\$29,360	\$31,720	\$34,080	\$36,440	\$38,760
	50%	\$25,700	\$29,400	\$33,050	\$36,700	\$39,650	\$42,600	\$45,550	\$48,450
	60%	\$30,840	\$35,280	\$39,660	\$44,040	\$47,580	\$51,120	\$54,660	\$58,140
	70%	\$35,980	\$41,160	\$46,270	\$51,380	\$55,510	\$59,640	\$63,770	\$67,830
	80%	\$41,120	\$47,040	\$52,880	\$58,720	\$63,440	\$68,160	\$72,880	\$77,520
	90%	\$44,920	\$51,360	\$57,760	\$64,160	\$69,310	\$74,450	\$79,590	\$84,700
	100%	\$48,720	\$55,680	\$62,640	\$69,600	\$75,170	\$80,740	\$86,300	\$91,870
	110%	\$53,590	\$61,250	\$68,900	\$76,560	\$82,690	\$88,810	\$94,930	\$101,060
	120%	\$58,460	\$66,820	\$75,170	\$83,520	\$90,200	\$96,890	\$103,560	\$110,240
	130%	\$63,340	\$72,380	\$81,430	\$90,480	\$97,720	\$104,960	\$112,190	\$119,430
	140%	\$68,210	\$77,950	\$87,700	\$97,440	\$105,240	\$113,040	\$120,820	\$128,620

HUD determines the median (100%), very low (50%) and 60% income limits. Adjustments are made by HUD for areas with unusually high or low family income or housing cost to income relationships. Pursuant to rules for the Low Income Housing Tax Credit Program, the 60% income limit is calculated as 120% (60/50) of the very low income limit for each family size. The income limits for other income groups of 80% or less are calculated in the same way. The remaining income limits are calculated as a percentage of the median income for a family of four (the base) with adjustments for family size (i.e., income for a 3-person family is 90% of the base, income for a 2-person family is 80% of the base, etc.).



## AFFORDABLE RENT GUIDELINES\*

2012

Affordable rents are based on 30% of income (including utilities)\*\*

Area	\$69,600	<u>Studio</u>	<u>1 Bedroom</u>	<u>2 Bedroom</u>	<u>3 Bedroom</u>	<u>4 Bedroom</u>
<b>HAWAII COUNTY</b>						
30% of Median		\$385	\$413	\$495	\$572	\$639
50% of Median		\$642	\$688	\$826	\$954	\$1,065
60% of Median		\$771	\$826	\$991	\$1,145	\$1,278
80% of Median		\$1,028	\$1,102	\$1,322	\$1,527	\$1,704
100% of Median		\$1,218	\$1,305	\$1,566	\$1,809	\$2,018
120% of Median		\$1,462	\$1,566	\$1,879	\$2,171	\$2,422
140% of Median		\$1,705	\$1,827	\$2,192	\$2,533	\$2,826

\*Please note that our market rents may be lower than these rent guidelines.

\*\*Monthly rent levels would include the cost of the following utilities: water, sanitary sewage services, electricity and gas (where applicable). Please refer to the Utility Allowance Schedule for each island.

Based on 2012 median income established by HUD.



# HAWAII COUNTY AFFORDABLE SALES PRICE GUIDELINES\*

2012

COUNTY:	<b>HAWAII</b>		FAMILY SIZE:	<b>1 PERSON</b>						
% of Median:	<u>50%</u>	<u>60%</u>	<u>100%</u>	<u>80%</u>	<u>90%</u>	<u>100%</u>	<u>110%</u>	<u>120%</u>	<u>130%</u>	<u>140%</u>
\$ Income:	<b>\$25,700</b>	<b>\$30,840</b>	<b>\$35,980</b>	<b>\$41,120</b>	<b>\$44,920</b>	<b>\$48,720</b>	<b>\$53,590</b>	<b>\$58,460</b>	<b>\$63,340</b>	<b>\$68,210</b>
<b>0.00%</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>4.00%</b>	\$131,900	\$158,300	\$184,600	\$211,000	\$230,500	\$250,000	\$275,000	\$300,000	\$325,000	\$350,000
<b>4.25%</b>	\$128,000	\$153,600	\$179,200	\$204,800	\$223,700	\$242,600	\$266,900	\$291,100	\$315,400	\$339,700
<b>4.50%</b>	\$124,300	\$149,200	\$173,900	\$198,700	\$217,200	\$235,500	\$259,200	\$282,600	\$306,200	\$329,800
<b>4.75%</b>	\$120,700	\$144,800	\$168,900	\$193,100	\$211,000	\$228,800	\$251,700	\$274,500	\$297,400	\$320,300
<b>5.00%</b>	\$117,300	\$140,800	\$164,200	\$187,600	\$205,000	\$222,300	\$244,600	\$266,800	\$289,000	\$311,300
<b>5.25%</b>	\$114,000	\$136,900	\$159,600	\$182,400	\$199,300	\$216,200	\$237,700	\$259,300	\$281,000	\$302,600
<b>5.50%</b>	\$110,900	\$133,100	\$155,300	\$177,400	\$193,800	\$210,200	\$231,300	\$252,200	\$273,300	\$294,300
<b>5.75%</b>	\$108,000	\$129,500	\$151,000	\$172,600	\$188,500	\$204,500	\$225,000	\$245,400	\$265,900	\$286,300
<b>6.00%</b>	\$105,000	\$126,100	\$147,000	\$167,900	\$183,500	\$199,100	\$219,000	\$238,800	\$258,800	\$278,700
<b>6.25%</b>	\$102,200	\$122,700	\$143,100	\$163,600	\$178,800	\$193,800	\$213,300	\$232,600	\$251,900	\$271,400
<b>6.50%</b>	\$99,600	\$119,500	\$139,500	\$159,400	\$174,100	\$188,800	\$207,800	\$226,500	\$245,500	\$264,300
<b>6.75%</b>	\$97,000	\$116,600	\$135,900	\$155,200	\$169,700	\$184,000	\$202,500	\$220,800	\$239,200	\$257,600
<b>7.00%</b>	\$94,600	\$113,600	\$132,500	\$151,400	\$165,400	\$179,400	\$197,400	\$215,200	\$233,200	\$251,100
<b>7.25%</b>	\$92,300	\$110,800	\$129,200	\$147,600	\$161,300	\$175,000	\$192,500	\$209,900	\$227,400	\$245,000
<b>7.50%</b>	\$90,100	\$108,100	\$126,000	\$144,000	\$157,400	\$170,700	\$187,800	\$204,800	\$221,900	\$239,000

- Based on **2011** Median income established by HUD for various family sizes. See the "Income Schedule by Family Size" table for a more detailed explanation.
- Mortgage term: **30 years** 360
- Housing Expense of: **28.00%**
- Down Payment of: **5.00%**



# HAWAII COUNTY AFFORDABLE SALES PRICE GUIDELINES\*

2012

COUNTY:	<b>HAWAII</b>		FAMILY SIZE:	<b>2 PERSON</b>						
% of Median:	<u>50%</u>	<u>60%</u>	<u>100%</u>	<u>80%</u>	<u>90%</u>	<u>100%</u>	<u>110%</u>	<u>120%</u>	<u>130%</u>	<u>140%</u>
\$ Income:	<b>\$29,400</b>	<b>\$35,280</b>	<b>\$41,160</b>	<b>\$47,040</b>	<b>\$51,360</b>	<b>\$55,680</b>	<b>\$61,250</b>	<b>\$66,820</b>	<b>\$72,380</b>	<b>\$77,950</b>
<b>0.00%</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>4.00%</b>	\$150,900	\$181,000	\$211,200	\$241,400	\$263,600	\$285,700	\$314,300	\$342,900	\$371,400	\$400,000
<b>4.25%</b>	\$146,400	\$175,700	\$205,000	\$234,200	\$255,900	\$277,300	\$305,000	\$332,800	\$360,400	\$388,200
<b>4.50%</b>	\$142,200	\$170,500	\$199,000	\$227,400	\$248,500	\$269,300	\$296,100	\$323,100	\$350,000	\$376,900
<b>4.75%</b>	\$138,200	\$165,600	\$193,400	\$220,800	\$241,300	\$261,400	\$287,700	\$313,900	\$339,900	\$366,100
<b>5.00%</b>	\$134,200	\$161,000	\$187,900	\$214,700	\$234,500	\$254,100	\$279,500	\$305,000	\$330,300	\$355,800
<b>5.25%</b>	\$130,500	\$156,500	\$182,700	\$208,600	\$228,000	\$247,000	\$271,700	\$296,500	\$321,100	\$345,900
<b>5.50%</b>	\$126,900	\$152,200	\$177,700	\$202,900	\$221,700	\$240,200	\$264,200	\$288,400	\$312,300	\$336,300
<b>5.75%</b>	\$123,500	\$148,000	\$172,800	\$197,400	\$215,700	\$233,800	\$257,200	\$280,500	\$303,900	\$327,200
<b>6.00%</b>	\$120,200	\$144,100	\$168,200	\$192,200	\$210,000	\$227,500	\$250,300	\$273,100	\$295,700	\$318,500
<b>6.25%</b>	\$117,000	\$140,400	\$163,800	\$187,100	\$204,400	\$221,600	\$243,700	\$265,900	\$287,900	\$310,200
<b>6.50%</b>	\$114,000	\$136,700	\$159,500	\$182,300	\$199,100	\$215,900	\$237,400	\$259,000	\$280,600	\$302,200
<b>6.75%</b>	\$111,100	\$133,200	\$155,500	\$177,700	\$194,100	\$210,300	\$231,400	\$252,400	\$273,400	\$294,500
<b>7.00%</b>	\$108,300	\$129,900	\$151,600	\$173,200	\$189,200	\$205,000	\$225,500	\$246,100	\$266,500	\$287,100
<b>7.25%</b>	\$105,700	\$126,700	\$147,900	\$168,900	\$184,500	\$199,900	\$219,900	\$239,900	\$259,900	\$280,000
<b>7.50%</b>	\$103,000	\$123,600	\$144,300	\$164,700	\$180,000	\$195,000	\$214,600	\$234,100	\$253,600	\$273,100

- Based on **2011** Median income established by HUD for various family sizes. See the "Income Schedule by Family Size" table for a more detailed explanation.
- Mortgage term: **30 years** 360
- Housing Expense of: **28.00%**
- Down Payment of: **5.00%**



# HAWAII COUNTY AFFORDABLE SALES PRICE GUIDELINES\*

2012

COUNTY:	<b>HAWAII</b>		FAMILY SIZE:	<b>3 PERSON</b>						
% of Median:	<u>50%</u>	<u>60%</u>	<u>100%</u>	<u>80%</u>	<u>90%</u>	<u>100%</u>	<u>110%</u>	<u>120%</u>	<u>130%</u>	<u>140%</u>
\$ Income:	<b>\$33,050</b>	<b>\$39,660</b>	<b>\$46,270</b>	<b>\$52,880</b>	<b>\$57,760</b>	<b>\$62,640</b>	<b>\$68,900</b>	<b>\$75,170</b>	<b>\$81,430</b>	<b>\$87,700</b>
<b>0.00%</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>4.00%</b>	\$169,600	\$203,500	\$237,400	\$271,400	\$296,400	\$321,500	\$353,600	\$385,800	\$417,900	\$450,100
<b>4.25%</b>	\$164,600	\$197,500	\$230,400	\$263,300	\$287,700	\$312,000	\$343,200	\$374,500	\$405,500	\$436,800
<b>4.50%</b>	\$159,800	\$191,700	\$223,700	\$255,700	\$279,300	\$303,000	\$333,200	\$363,500	\$393,800	\$424,100
<b>4.75%</b>	\$155,200	\$186,200	\$217,300	\$248,400	\$271,300	\$294,200	\$323,600	\$353,100	\$382,400	\$411,900
<b>5.00%</b>	\$150,800	\$181,000	\$211,100	\$241,400	\$263,600	\$286,000	\$314,500	\$343,100	\$371,700	\$400,200
<b>5.25%</b>	\$146,600	\$175,900	\$205,300	\$234,600	\$256,300	\$278,000	\$305,700	\$333,500	\$361,300	\$389,100
<b>5.50%</b>	\$142,600	\$171,100	\$199,600	\$228,200	\$249,300	\$270,400	\$297,300	\$324,400	\$351,400	\$378,400
<b>5.75%</b>	\$138,800	\$166,500	\$194,300	\$222,000	\$242,500	\$263,100	\$289,300	\$315,600	\$341,900	\$368,200
<b>6.00%</b>	\$135,000	\$162,100	\$189,100	\$216,100	\$236,000	\$256,000	\$281,600	\$307,200	\$332,800	\$358,400
<b>6.25%</b>	\$131,500	\$157,800	\$184,100	\$210,500	\$229,800	\$249,300	\$274,200	\$299,200	\$324,000	\$348,900
<b>6.50%</b>	\$128,200	\$153,700	\$179,300	\$205,000	\$223,800	\$242,900	\$267,100	\$291,400	\$315,700	\$340,000
<b>6.75%</b>	\$124,900	\$149,800	\$174,800	\$199,800	\$218,200	\$236,600	\$260,200	\$284,000	\$307,600	\$331,200
<b>7.00%</b>	\$121,700	\$146,100	\$170,300	\$194,700	\$212,700	\$230,700	\$253,800	\$276,900	\$299,900	\$323,000
<b>7.25%</b>	\$118,700	\$142,500	\$166,200	\$189,900	\$207,500	\$225,000	\$247,400	\$270,000	\$292,500	\$315,000
<b>7.50%</b>	\$115,800	\$139,000	\$162,000	\$185,300	\$202,300	\$219,600	\$241,400	\$263,500	\$285,300	\$307,300

- Based on **2011** Median income established by HUD for various family sizes. See the "Income Schedule by Family Size" table for a more detailed explanation.
- Mortgage term: **30 years** 360
- Housing Expense of: **28.00%**
- Down Payment of: **5.00%**



# HAWAII COUNTY AFFORDABLE SALES PRICE GUIDELINES\*

2012

COUNTY:	<b>HAWAII</b>		FAMILY SIZE:	<b>4 PERSON</b>						
<b>% of Median:</b>	<b>50%</b>	<b>60%</b>	<b>100%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>
<b>\$ Income:</b>	<b>\$36,700</b>	<b>\$44,040</b>	<b>\$51,380</b>	<b>\$58,720</b>	<b>\$64,160</b>	<b>\$69,600</b>	<b>\$76,560</b>	<b>\$83,520</b>	<b>\$90,480</b>	<b>\$97,440</b>
<b>0.00%</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>4.00%</b>	\$188,300	\$226,000	\$263,700	\$301,300	\$329,300	\$357,200	\$392,900	\$428,600	\$464,300	\$500,000
<b>4.25%</b>	\$182,800	\$219,300	\$256,000	\$292,400	\$319,600	\$346,700	\$381,200	\$415,900	\$450,600	\$485,200
<b>4.50%</b>	\$177,500	\$213,000	\$248,500	\$283,900	\$310,400	\$336,600	\$370,200	\$403,800	\$437,400	\$471,200
<b>4.75%</b>	\$172,400	\$206,800	\$241,300	\$275,800	\$301,400	\$327,000	\$359,600	\$392,300	\$425,000	\$457,600
<b>5.00%</b>	\$167,500	\$201,000	\$234,600	\$267,900	\$292,900	\$317,700	\$349,400	\$381,100	\$412,900	\$444,600
<b>5.25%</b>	\$162,900	\$195,400	\$228,000	\$260,500	\$284,700	\$308,900	\$339,600	\$370,500	\$401,400	\$432,200
<b>5.50%</b>	\$158,400	\$190,000	\$221,700	\$253,300	\$276,900	\$300,400	\$330,300	\$360,300	\$390,400	\$420,400
<b>5.75%</b>	\$154,100	\$184,900	\$215,800	\$246,400	\$269,400	\$292,200	\$321,400	\$350,600	\$379,800	\$409,000
<b>6.00%</b>	\$149,900	\$179,900	\$210,100	\$239,900	\$262,300	\$284,400	\$312,900	\$341,300	\$369,700	\$398,100
<b>6.25%</b>	\$146,000	\$175,200	\$204,600	\$233,600	\$255,400	\$277,000	\$304,600	\$332,300	\$360,000	\$387,700
<b>6.50%</b>	\$142,300	\$170,700	\$199,300	\$227,600	\$248,800	\$269,900	\$296,700	\$323,700	\$350,600	\$377,700
<b>6.75%</b>	\$138,600	\$166,300	\$194,200	\$221,800	\$242,400	\$263,000	\$289,100	\$315,500	\$341,800	\$368,000
<b>7.00%</b>	\$135,200	\$162,200	\$189,300	\$216,300	\$236,300	\$256,300	\$282,000	\$307,600	\$333,200	\$358,800
<b>7.25%</b>	\$131,800	\$158,200	\$184,600	\$210,900	\$230,500	\$250,000	\$275,000	\$300,000	\$324,900	\$349,900
<b>7.50%</b>	\$128,600	\$154,300	\$180,100	\$205,800	\$224,900	\$243,900	\$268,200	\$292,700	\$317,000	\$341,400

- Based on **2011** Median income established by HUD for various family sizes. See the "Income Schedule by Family Size" table for a more detailed explanation.
- Mortgage term: **30 years** 360
- Housing Expense of: **28.00%**
- Down Payment of: **5.00%**



# HAWAII COUNTY AFFORDABLE SALES PRICE GUIDELINES\*

2012

COUNTY:	<b>HAWAII</b>		FAMILY SIZE:	<b>5 PERSON</b>						
<b>% of Median:</b>	<b>50%</b>	<b>60%</b>	<b>100%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>
<b>\$ Income:</b>	<b>\$39,650</b>	<b>\$47,580</b>	<b>\$55,510</b>	<b>\$63,440</b>	<b>\$69,310</b>	<b>\$75,170</b>	<b>\$82,690</b>	<b>\$90,200</b>	<b>\$97,720</b>	<b>\$105,240</b>
<b>0.00%</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>4.00%</b>	\$203,500	\$244,200	\$284,900	\$325,600	\$355,700	\$385,800	\$424,300	\$462,900	\$501,500	\$540,100
<b>4.25%</b>	\$197,500	\$237,000	\$276,500	\$316,000	\$345,200	\$374,500	\$411,700	\$449,300	\$486,700	\$524,200
<b>4.50%</b>	\$191,700	\$230,100	\$268,500	\$306,700	\$335,100	\$363,500	\$399,700	\$436,100	\$472,600	\$509,000
<b>4.75%</b>	\$186,200	\$223,400	\$260,800	\$298,000	\$325,500	\$353,100	\$388,300	\$423,700	\$458,900	\$494,300
<b>5.00%</b>	\$180,900	\$217,200	\$253,300	\$289,600	\$316,300	\$343,100	\$377,300	\$411,700	\$446,000	\$480,300
<b>5.25%</b>	\$175,900	\$211,200	\$246,300	\$281,500	\$307,500	\$333,500	\$366,900	\$400,200	\$433,500	\$467,000
<b>5.50%</b>	\$171,100	\$205,300	\$239,600	\$273,800	\$299,000	\$324,400	\$356,800	\$389,200	\$421,700	\$454,200
<b>5.75%</b>	\$166,400	\$199,700	\$233,100	\$266,400	\$291,000	\$315,600	\$347,100	\$378,700	\$410,300	\$441,900
<b>6.00%</b>	\$162,000	\$194,400	\$226,900	\$259,300	\$283,200	\$307,200	\$337,800	\$368,600	\$399,300	\$430,100
<b>6.25%</b>	\$157,800	\$189,300	\$220,900	\$252,400	\$275,800	\$299,200	\$329,000	\$358,900	\$388,900	\$418,800
<b>6.50%</b>	\$153,600	\$184,500	\$215,200	\$245,900	\$268,600	\$291,400	\$320,400	\$349,600	\$378,800	\$408,000
<b>6.75%</b>	\$149,700	\$179,700	\$209,700	\$239,700	\$261,800	\$284,000	\$312,300	\$340,700	\$369,100	\$397,600
<b>7.00%</b>	\$146,000	\$175,300	\$204,400	\$233,700	\$255,200	\$276,900	\$304,400	\$332,200	\$359,800	\$387,600
<b>7.25%</b>	\$142,400	\$170,900	\$199,400	\$227,800	\$249,000	\$270,000	\$296,900	\$323,900	\$351,000	\$378,000
<b>7.50%</b>	\$138,900	\$166,700	\$194,600	\$222,300	\$242,900	\$263,500	\$289,600	\$316,000	\$342,500	\$368,800

- Based on **2011** Median income established by HUD for various family sizes. See the "Income Schedule by Family Size" table for a more detailed explanation.
- Mortgage term: **30 years** 360
- Housing Expense of: **28.00%**
- Down Payment of: **5.00%**



# HAWAII COUNTY AFFORDABLE SALES PRICE GUIDELINES\*

2012

COUNTY:	<b>HAWAII</b>		FAMILY SIZE:	<b>6 PERSON</b>						
% of Median:	<u>50%</u>	<u>60%</u>	<u>100%</u>	<u>80%</u>	<u>90%</u>	<u>100%</u>	<u>110%</u>	<u>120%</u>	<u>130%</u>	<u>140%</u>
\$ Income:	<b>\$42,600</b>	<b>\$51,120</b>	<b>\$59,640</b>	<b>\$68,160</b>	<b>\$74,450</b>	<b>\$80,740</b>	<b>\$88,810</b>	<b>\$96,890</b>	<b>\$104,960</b>	<b>\$113,040</b>
<b>0.00%</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>4.00%</b>	\$218,600	\$262,300	\$306,100	\$349,800	\$382,100	\$414,300	\$455,800	\$497,200	\$538,600	\$580,100
<b>4.25%</b>	\$212,100	\$254,600	\$297,100	\$339,500	\$370,900	\$402,100	\$442,300	\$482,500	\$522,700	\$562,900
<b>4.50%</b>	\$206,000	\$247,200	\$288,400	\$329,700	\$360,100	\$390,400	\$429,500	\$468,500	\$507,500	\$546,600
<b>4.75%</b>	\$200,100	\$240,100	\$280,100	\$320,100	\$349,800	\$379,200	\$417,100	\$455,000	\$492,900	\$530,900
<b>5.00%</b>	\$194,400	\$233,300	\$272,300	\$311,100	\$339,800	\$368,500	\$405,300	\$442,100	\$479,000	\$515,900
<b>5.25%</b>	\$189,000	\$226,700	\$264,700	\$302,400	\$330,300	\$358,200	\$394,100	\$429,900	\$465,600	\$501,500
<b>5.50%</b>	\$183,800	\$220,600	\$257,500	\$294,200	\$321,300	\$348,400	\$383,300	\$418,100	\$452,800	\$487,800
<b>5.75%</b>	\$178,900	\$214,500	\$250,500	\$286,200	\$312,600	\$338,900	\$372,800	\$406,800	\$440,600	\$474,600
<b>6.00%</b>	\$174,100	\$208,800	\$243,800	\$278,600	\$304,300	\$330,000	\$363,000	\$395,900	\$428,800	\$461,900
<b>6.25%</b>	\$169,500	\$203,400	\$237,300	\$271,300	\$296,300	\$321,200	\$353,400	\$385,500	\$417,600	\$449,800
<b>6.50%</b>	\$165,100	\$198,100	\$231,300	\$264,300	\$288,700	\$313,000	\$344,200	\$375,500	\$406,700	\$438,100
<b>6.75%</b>	\$161,000	\$193,000	\$225,300	\$257,500	\$281,200	\$305,000	\$335,500	\$366,000	\$396,400	\$427,000
<b>7.00%</b>	\$156,800	\$188,100	\$219,700	\$251,000	\$274,300	\$297,300	\$327,000	\$356,800	\$386,400	\$416,300
<b>7.25%</b>	\$153,000	\$183,600	\$214,200	\$244,900	\$267,500	\$290,000	\$318,900	\$347,900	\$376,900	\$406,000
<b>7.50%</b>	\$149,300	\$179,000	\$209,000	\$238,800	\$260,900	\$282,900	\$311,200	\$339,500	\$367,700	\$396,100

- Based on **2011** Median income established by HUD for various family sizes. See the "Income Schedule by Family Size" table for a more detailed explanation.
- Mortgage term: **30 years** 360
- Housing Expense of: **28.00%**
- Down Payment of: **5.00%**





# HAWAII COUNTY AFFORDABLE SALES PRICE GUIDELINES\*

2012

COUNTY: **HAWAII** FAMILY SIZE: **7 PERSON**

<b>% of Median:</b>	<b>50%</b>	<b>60%</b>	<b>100%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>
<b>\$ Income:</b>	<b>\$45,550</b>	<b>\$54,660</b>	<b>\$63,770</b>	<b>\$72,880</b>	<b>\$79,590</b>	<b>\$86,300</b>	<b>\$94,930</b>	<b>\$103,560</b>	<b>\$112,190</b>	<b>\$120,820</b>
<b>0.00%</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>4.00%</b>	\$233,800	\$280,500	\$327,300	\$374,000	\$408,400	\$442,900	\$487,200	\$531,400	\$575,700	\$620,000
<b>4.25%</b>	\$226,900	\$272,200	\$317,600	\$363,000	\$396,400	\$429,900	\$472,700	\$515,700	\$558,600	\$601,700
<b>4.50%</b>	\$220,300	\$264,400	\$308,400	\$352,400	\$384,800	\$417,300	\$459,000	\$500,700	\$542,400	\$584,200
<b>4.75%</b>	\$214,100	\$256,700	\$299,600	\$342,300	\$373,800	\$405,300	\$445,900	\$486,300	\$526,900	\$567,400
<b>5.00%</b>	\$208,000	\$249,500	\$291,100	\$332,700	\$363,200	\$393,900	\$433,300	\$472,600	\$511,900	\$551,400
<b>5.25%</b>	\$202,200	\$242,500	\$283,000	\$323,300	\$353,100	\$382,900	\$421,200	\$459,500	\$497,600	\$536,000
<b>5.50%</b>	\$196,700	\$235,900	\$275,200	\$314,400	\$343,400	\$372,400	\$409,700	\$446,800	\$484,000	\$521,300
<b>5.75%</b>	\$191,300	\$229,500	\$267,800	\$306,000	\$334,100	\$362,300	\$398,500	\$434,700	\$470,900	\$507,200
<b>6.00%</b>	\$186,200	\$223,300	\$260,700	\$297,800	\$325,200	\$352,700	\$387,900	\$423,200	\$458,400	\$493,600
<b>6.25%</b>	\$181,300	\$217,500	\$253,800	\$290,100	\$316,700	\$343,400	\$377,700	\$412,000	\$446,300	\$480,700
<b>6.50%</b>	\$176,600	\$211,900	\$247,200	\$282,500	\$308,500	\$334,500	\$367,900	\$401,400	\$434,800	\$468,300
<b>6.75%</b>	\$172,200	\$206,500	\$241,000	\$275,300	\$300,600	\$326,000	\$358,600	\$391,100	\$423,800	\$456,400
<b>7.00%</b>	\$167,800	\$201,300	\$234,900	\$268,400	\$293,000	\$317,800	\$349,600	\$381,300	\$413,000	\$444,900
<b>7.25%</b>	\$163,700	\$196,300	\$229,100	\$261,800	\$285,800	\$310,000	\$341,000	\$371,900	\$402,800	\$433,900
<b>7.50%</b>	\$159,700	\$191,500	\$223,500	\$255,400	\$278,800	\$302,400	\$332,600	\$362,800	\$393,100	\$423,300

- Based on **2011** Median income established by HUD for various family sizes. See the "Income Schedule by Family Size" table for a more detailed explanation.
- Mortgage term: **30 years** 360
- Housing Expense of: **28.00%**
- Down Payment of: **5.00%**



# HAWAII COUNTY AFFORDABLE SALES PRICE GUIDELINES\*

2012

COUNTY: **HAWAII** FAMILY SIZE: **8 PERSON**

<b>% of Median:</b>	<b>50%</b>	<b>60%</b>	<b>100%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>
<b>\$ Income:</b>	<b>\$48,450</b>	<b>\$58,140</b>	<b>\$67,830</b>	<b>\$77,520</b>	<b>\$84,700</b>	<b>\$91,870</b>	<b>\$101,060</b>	<b>\$110,240</b>	<b>\$119,430</b>	<b>\$128,620</b>
<b>0.00%</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>4.00%</b>	\$248,600	\$298,400	\$348,100	\$397,800	\$434,700	\$471,500	\$518,600	\$565,700	\$612,900	\$660,100
<b>4.25%</b>	\$241,200	\$289,600	\$337,800	\$386,000	\$421,900	\$457,700	\$503,200	\$549,000	\$594,800	\$640,600
<b>4.50%</b>	\$234,200	\$281,100	\$328,000	\$374,800	\$409,600	\$444,300	\$488,600	\$533,000	\$577,400	\$622,000
<b>4.75%</b>	\$227,400	\$273,100	\$318,600	\$364,000	\$397,900	\$431,500	\$474,600	\$517,700	\$560,900	\$604,200
<b>5.00%</b>	\$221,100	\$265,400	\$309,600	\$353,700	\$386,700	\$419,300	\$461,200	\$503,100	\$545,000	\$587,100
<b>5.25%</b>	\$214,800	\$258,100	\$301,000	\$343,900	\$375,900	\$407,700	\$448,400	\$489,100	\$529,800	\$570,700
<b>5.50%</b>	\$209,000	\$251,000	\$292,700	\$334,500	\$365,600	\$396,400	\$436,100	\$475,700	\$515,300	\$555,100
<b>5.75%</b>	\$203,300	\$244,200	\$284,800	\$325,400	\$355,600	\$385,700	\$424,200	\$462,900	\$501,300	\$540,100
<b>6.00%</b>	\$197,900	\$237,600	\$277,200	\$316,800	\$346,200	\$375,500	\$413,000	\$450,500	\$488,000	\$525,700
<b>6.25%</b>	\$192,700	\$231,400	\$269,900	\$308,400	\$337,100	\$365,600	\$402,000	\$438,600	\$475,200	\$511,900
<b>6.50%</b>	\$187,700	\$225,400	\$262,900	\$300,500	\$328,400	\$356,100	\$391,600	\$427,300	\$462,900	\$498,600
<b>6.75%</b>	\$183,000	\$219,600	\$256,200	\$292,700	\$320,000	\$347,100	\$381,700	\$416,400	\$451,100	\$485,900
<b>7.00%</b>	\$178,300	\$214,100	\$249,700	\$285,400	\$312,000	\$338,300	\$372,100	\$405,900	\$439,800	\$473,700
<b>7.25%</b>	\$174,000	\$208,800	\$243,600	\$278,300	\$304,200	\$330,000	\$362,900	\$395,900	\$428,900	\$462,000
<b>7.50%</b>	\$169,800	\$203,700	\$237,700	\$271,600	\$296,800	\$322,000	\$354,100	\$386,300	\$418,500	\$450,800

- Based on **2011** Median income established by HUD for various family sizes. See the "Income Schedule by Family Size" table for a more detailed explanation.
- Mortgage term: **30 years** 360
- Housing Expense of: **28.00%**
- Down Payment of: **5.00%**